

**Information to identify the case:**

Debtor 1	<b>Julie F. Larsen</b>	Social Security number or ITIN	<b>xxx-xx-1060</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____

United States Bankruptcy Court **District of Utah**  
**Case number: 17-30998 KRA** Date case filed for chapter 7: **12/29/17**

**Official Form 309A (For Individuals or Joint Debtors)** (12/15)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)). Case status information is available at no charge through "Simple Case Lookup" on the court's website ([www.utb.uscourts.gov](http://www.utb.uscourts.gov)) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029 #85.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Julie F. Larsen	
2. All other names used in the last 8 years		
3. Address	11779 S Stone Ridge Ct Riverton, UT 84065-7481	
4. Debtor's attorney Name and address	Robert Fugal Bird & Fugal 384 East 720 South Suite 201 Orem, UT 84058	Contact phone (801) 426-4700 Email: <a href="mailto:robfulgal@birdfulgal.com">robfulgal@birdfulgal.com</a>
5. Bankruptcy trustee Name and address	George B. Hofmann tr IV Cohne Kinghorn, P.C. 111 East Broadway 11th Floor Salt Lake City, UT 84111	Contact phone (801) 363-4300 Email: <a href="mailto:trustee@cohnekinghorn.com">trustee@cohnekinghorn.com</a>

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101  Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday  Contact phone: (801) 524-6687  Website: <a href="http://www.utb.uscourts.gov">www.utb.uscourts.gov</a>
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date.  All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Meeting to be held on: <b>January 30, 2018 at 9:30 am</b>  Location: <b>405 South Main Street, Suite 250,  Salt Lake City, UT 84111</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 4/2/18</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of Utah

In re:  
 Julie F. Larsen  
 Debtor

Case No. 17-30998-KRA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 1088-2

User: fsl  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 46

Date Rcvd: Jan 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2018.

db  
 tr  
 10863812 Julie F. Larsen, 11779 S Stone Ridge Ct, Riverton, UT 84065-7481  
 10863816 +George B. Hofmann tr, IV, Cohne Kinghorn, P.C., 111 East Broadway, 11th Floor,  
 10863821 Salt Lake City, UT 84111-5225  
 10863822 Andria Jensen, 143 S 200 W, Saint George, UT 84770-3318  
 10863823 Bruce Jensen, 143 S 200 W, Saint George, UT 84770-3318  
 10863824 Clarkson & Associates, 162 N 400 E Ste A-204, Saint George, UT 84770-7137  
 10863825 +Client Services, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816  
 10863826 CoMerica, PO Box 790408, Saint Louis, MO 63179-0408  
 10863827 Credence Resource Management LLC, PO Box 2390, Southgate, MI 48195-4390  
 10863828 Credit Control, LLC, PO Box 31179, Tampa, FL 33631-3179  
 10863829 Credit Control, LLC, PO Box 546, Hazelwood, MO 63042-0546  
 10863832 Credit Control, LLC, PO Box 488, Hazelwood, MO 63042-0488  
 10863833 Dave Dahl, 211 Perazul Cir, Sacramento, CA 95835-2141  
 10863834 ERC, PO Box 57610, Jacksonville, FL 32241-7610  
 10863835 HSN/Comenity Capital Bank, Bankruptcy Dept., PO Box 18304, Columbus, OH 43218-0304  
 10863836 Hindon Burdick CPA, 63 S 300 E Ste 100, Saint George, UT 84770-2948  
 10863837 JC Christensen and Assoc Inc, PO Box 519, Sauk Rapids, MN 56379-0519  
 10863838 Jeremy and Adrian Frehner, 1593 W Bloomington Dr S, Saint George, UT 84790-7763  
 10863839 Karen Dahl, 211 Perazul Cir, Sacramento, CA 95835-2141  
 10863840 Keith and Janece Knowles, 2882 S Ledgerock Cir, Saint George, UT 84790-6288  
 10863842 Mercantile Adjustment Bureau, PO Box 9055, Williamsville, NY 14231-9055  
 10863843 Northland Group, Inc., PO Box 390905, Minneapolis, MN 55439-0905  
 10863846 +Progressive Financial Services, 1919 W Fairmont Dr Ste 8, Tempe, AZ 85282-3194  
 10863848 Schlesinger Arkwright & Garvy, 5845 Richmond Hwy Ste 415, Alexandria, VA 22303-1872  
 10863849 Sunrise Credit Services, Inc., PO Box 9100, Farmingdale, NY 11735-9100  
 10863850 #UPS, 55 Glenlake Pkwy, Atlanta, GA 30328-3474  
 10863852 Wells Fargo Bank, PO Box 30806, Los Angeles, CA 90030-0806

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

at y E-mail/Text: robfugal@birdfugal.com Jan 04 2018 01:33:45 Robert Fugal, Bird & Fugal,  
 384 East 720 South, Suite 201, Orem, UT 84058  
 tr +EDI: FGBHOFMANN Jan 04 2018 01:13:00 George B. Hofmann tr, IV, Cohne Kinghorn, P.C.,  
 111 East Broadway, 11th Floor, Salt Lake City, UT 84111-5225  
 10863813 EDI: CINGMIDLAND.COM Jan 04 2018 01:13:00 ATT, PO Box 536216, Atlanta, GA 30353-6216  
 10863810 EDI: ALLIANCEONE.COM Jan 04 2018 01:13:00 Alliance One, 4850 E Street Rd Ste 300,  
 Trevoze, PA 19053-6643  
 10863811 E-mail/Text: bankruptcynotices@amazon.com Jan 04 2018 01:35:01 Amazon Services,  
 410 Terry Ave N, Seattle, WA 98109-5210  
 10863814 EDI: BANKAMER.COM Jan 04 2018 01:13:00 Bank of America, PO Box 982236,  
 El Paso, TX 79998-2236  
 10863815 E-mail/Text: gary@beyondcreations.net Jan 04 2018 01:34:23 Beyond Creations,  
 909 W Dove Ave, McAllen, TX 78504-3502  
 10863817 E-mail/Text: cms-bk@cms-collect.com Jan 04 2018 01:34:14 Capital Management Services,  
 698 1/2 S Ogden St, Buffalo, NY 14206-2317  
 10863818 E-mail/Text: bmg.bankruptcy@centurylink.com Jan 04 2018 01:34:34 CenturyLink,  
 PO Box 29040, Phoenix, AZ 85038-9040  
 10863820 EDI: CHASE.COM Jan 04 2018 01:13:00 Chase Cardmember Services, PO Box 15548,  
 Wilmington, DE 19886-5548  
 10863819 EDI: CHASE.COM Jan 04 2018 01:13:00 Chase Cardmember Services, PO Box 94014,  
 Palatine, IL 60094-4014  
 10863830 EDI: FSAE.COM Jan 04 2018 01:13:00 Firstsource Advantage, LLC, 205 Bryant Woods S,  
 Amherst, NY 14228-3609  
 10863833 EDI: IRS.COM Jan 04 2018 01:13:00 IRS, Attn Bankruptcy, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 10863838 EDI: CBSKOHLS.COM Jan 04 2018 01:13:00 Kohls, PO Box 30510, Los Angeles, CA 90030-0510  
 10863839 EDI: LTDFINANCIAL.COM Jan 04 2018 01:13:00 LTD Financial Services,  
 7322 Southwest Fwy Ste 1600, Houston, TX 77074-2134  
 10863840 EDI: TSYS2.COM Jan 04 2018 01:13:00 Macy's American Express, Bankruptcy Processing,  
 PO Box 8053, Mason, OH 45040-8053  
 10863841 EDI: TSYS2.COM Jan 04 2018 01:13:00 Macy's Bankruptcy Processing, PO Box 8053,  
 Mason, OH 45040-8053  
 10863845 EDI: PRA.COM Jan 04 2018 01:13:00 Portfolio Recovery Associates,  
 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4962  
 10863847 E-mail/Text: Supportservices@receivablesperformance.com Jan 04 2018 01:35:12  
 Receivables Performance Mgt, LLD, PO Box 1548, Lynnwood, WA 98046-1548  
 10863851 +EDI: UTAHTAXCOMM.COM Jan 04 2018 01:13:00 Utah State Tax Commission, Attn Bankruptcy,  
 1950 N W Unit 210, SLC, UT 84134-0001  
 10863853 EDI: WFFC.COM Jan 04 2018 01:13:00 Wells Fargo Card Services, LA, PO Box 30086,  
 Los Angeles, CA 90030-0086

TOTAL: 21

District/off: 1088-2

User: fsl  
Form ID: 309A

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

10863844      #Oxygen Advertizing, 18270 N Highway 329, Reddick, FL 32686-2246

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 05, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2017 at the address(es) listed below:

George B. Hofmann tr, IV trustee@cohnekinghorn.com,  
dhaney@cohnekinghorn.com;UT16@ecfcbis.com;jthorsen@cohnekinghorn.com;gbh@trustesolutions.net  
Robert Fugal on behalf of Debtor Julie F. Larsen robfugal@birdfugal.com,  
G15887@notify.cincompass.com  
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3